LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) **- All Filers Are Required to Complete This Page**

1. Registrant Name   ☑ Organization/Lobbying Firm   ☐ Self Employed Individual

BANK OF AMERICA, N.A. (formerly known as BANK OF AMERICA)

2. Address   ☐ **Check if different than previously reported**

Address1 **1909 K STREET, NW SUITE 710**   Address2 **DC9-920-07-01**

City **WASHINGTON**   State **DC**   Zip Code **20006** -   Country **USA**

3. Principal place of business (if different than line 2)

City _____   State _____   Zip Code _____ -   Country _____

4a. Contact Name
JOHN E. COLLINGWOOD

b. Telephone Number   ☐ **International Number**
(202) 351-0111

c. E-mail
wendy.jamison@bankofamerica.com

5. Senate ID#
26400-12

7. Client Name   ☑ *Self*   ☐ *Check if client is a state or local government or instrumentality*

BANK OF AMERICA, N.A. (formerly known as BANK OF AMERICA)

6. House ID#
310670000

TYPE OF REPORT   8. Year **2008**   Q1 (1/1 - 3/31) ☑   Q2 (4/1 - 6/30) ☐   Q3 (7/1-9/30) ☐   Q4 (10/1 - 12/31) ☐

9. Check if this filing amends a previously filed version of this report   ☐

10. Check if this is a Termination Report   ☐   Termination Date _____   11. No Lobbying Issue Activity   ☐

INCOME OR EXPENSES **- YOU MUST complete either Line 12 or Line 13**

12. Lobbying	**13. Organizations**
INCOME relating to lobbying activities for this reporting period was:	**EXPENSE** relating to lobbying activities for this reporting period were:
Less than $5,000 ☐	Less than $5,000 ☐
$5,000 or more ☐ $ _____	$5,000 or more ☑ $ **1,110,000.00**
Provide a good faith estimate, rounded to the nearest $10,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).	**14. REPORTING** Check box to indicate expense accounting method. See instructions for description of options.
	☑ **Method A.** Reporting amounts using LDA definitions only
	☐ **Method B.** Reporting amounts under section 6033(b)(8) of the Internal Revenue Code
	☐ **Method C.** Reporting amounts under section 162(e) of the Internal Revenue Code

Signature   Filed Electronically   **Date** 04/21/2008

Printed Name and Title John E. Collingwood, Director, Federal Government Relations, Public Policy

v6.0.1f

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Add additional page(s) as needed.

15. General issue area code   BAN   BANKING   (one per page)

16. Specific lobbying issues

HR 698 Industrial Bank Holding Company Act of 2007 regarding preventing commerical entities from entering banking business;
HR 873 Credit Card Payment Fee Act of 2007 regarding prohibition on charging fees for different payment channels; HR 946 Consumer Overdraft Protection Fair Practices Act regarding restricting assessment of overlimit/overdraft bank fees

17. House(s) of Congress and Federal agencies   ☐ Check if None

U.S. SENATE, U.S. HOUSE OF REPRESENTATIVES

18. Name of each individual who acted as a lobbyist in this issue area

First Name	Last Name	Suffix	Covered Official Position (if applicable)	New
John	Collingwood			☐
Darrell	Minott			☐
Ed	Hill			☐
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				☐
				☐
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				☐

19. Interest of each foreign entity in the specific issues listed on line 16 above   ☑ Check if None

Printed Name and Title John E. Collingwood, Director, Federal Government Relations, Public Policy

HR 958 Data Accountability and Trust Act regarding additional regulations on banks different from GLBA requirements;

HR 1461 Credit Card Accountability and Disclosure Act of 2007 involving prohibition for banks ability to issue student credit cards, et al.;

HR 1510 Credit Card Repayment Act of 2007 involving additional disclosure requirements on payoff time periods;

HR 2146 Universal Default Prohibition Act of 2007 regarding prohibition of risk based credit card practices;

S 239 Notification of Risk to Personal Data Act of 2007 regarding additional regulations different from GLBA requirements;

S 1178 Identity Theft Prevention Act of 2007 regarding additional requirements on data breach notification;

S 1176 Credit Card Minimum Payment Warning Act of 2007 involving additional disclosures on pay off balances;

S 1260 Data Security Act of 2007 regarding regulations different from GLBA requirements;

S 1395 Government Credit Card Abuse Prevention Act regarding limitation on banks to price products based on risk, Credit Card Bill of Rights Act of 2007 (Maloney marker);

Issues related to federal preemptive protection of national bank powers;

S 495 Personal Data Privacy and Security Act of 2007 regarding different regulation different from GLBA;

HR 111 Bank Holding Company Act supporting national banks engagement in real estate brokerage/management activities;

HR 323 Cash Transaction Reporting Requirements involving exempting seasoned customers from CTR requirements;

HR 698, Federal Deposit Insurance Act Amendment supporting baning new commericially owned ILCs and limiting activities; S 1356 Industrial Bank Holding Company Act of 2007;

HR 3316 involving bank's commitment and involvement with   Community Reinvestment Act programs;

HR 3526 To include all banking agencies within the existing regulatory authority under the FTC Act with respect to depository insitutions and for other purposes;

HR 1443 Consumer Fairness Finance Act of 2007 preventing prohibition of arbitration clauses in banking consumer products;

Issues related to Federal Reserve Regulation Z Amendments;

S 1726 Business Activity Tax Simplification Act of 2007 supported prohibiting states from taxing non-resident companies;

S 1309 Universal Default Prohibition Act of 2007 regarding prohibition of risk based pricing on consumer products;

Legislative activity related to "interchange payments" educating members on use and purpose of interchange.

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15. General issue area code | CSP | | CONSUMER ISSUES/SAFETY/PRODUCTS | (one per page)

16. Specific lobbying issues

HR 836 Cyber Security Enhancement & Consumer Data Protection Act of 2007 involving cyber-security and notification to FBI;
HR 948 Social Security Number Protection Act of 2007 attempting to limit use of SS# on consumer accounts and broad definitions of "sale"

17. House(s) of Congress and Federal agencies   ☐ Check if None

U.S. HOUSE OF REPRESENTATIVES, U.S. SENATE

18. Name of each individual who acted as a lobbyist in this issue area

First Name	Last Name	Suffix	Covered Official Position (if applicable)	New
John	Collingwood			☐
Ed	Hill			☐
Darrell	Minott			☐
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				☐

19. Interest of each foreign entity in the specific issues listed on line 16 above   ☑ Check if None

Printed Name and Title John E. Collingwood, Director, Federal Government Relations, Public Policy

HR 1314 Photo Identification Security Act involving prohibiting use of Matricula cards as a form of identification;
HR 1685 Data Security Act of 2007 invovling notification of security breaches; HR 3046 Social Security Number Privacy and Identity Theft Prevention Act of 2007 involving use of SS# as primary identifier on consumer products; S 495 Personal Data Privacy and Security Act of 2007 regarding different regulations different from GLBA; S 1145 regarding consumer data protection and security freezes

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15. General issue area code EDU EDUCATION (one per page)

16. Specific lobbying issues

S 1762 Higher Education Access Act of 2007 involving interest rate assessment on student loans; HR 5 College Stutdent Relief Act involving interest rate calculation on student lending; HR 2669, HR 4335 involving student lending practices;
HR 890, S, 486, S 51, S 1642, S 1704, S 1868 Legislative activity related to Student Lending activities and interest rates

17. House(s) of Congress and Federal agencies ☐ Check if None

U.S. HOUSE OF REPRESENTATIVES, U.S. SENATE, Education - Dept of

18. Name of each individual who acted as a lobbyist in this issue area

First Name	Last Name	Suffix	Covered Official Position (if applicable)	New
John	Collingwood			☐
Ed	Hill			☐
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				☐

19. Interest of each foreign entity in the specific issues listed on line 16 above ☑ Check if None

Printed Name and Title John E. Collingwood, Director, Federal Government Relations, Public Policy

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15. General issue area code   FIN   FINANCIAL INSTITUTIONS/INVESTMENTS/SECURITIES (one per page)

16. Specific lobbying issues

Monitored issues associated with hedge funds; Monitored administration "tax gap" recommendations affecting credit issuers and/or acquirers; S 1762 Higher Education Access Act of 2007 involving student lending practices and rate assessment;

17. House(s) of Congress and Federal agencies   ☐ Check if None

U.S. HOUSE OF REPRESENTATIVES, U.S. SENATE

18. Name of each individual who acted as a lobbyist in this issue area

First Name	Last Name	Suffix	Covered Official Position (if applicable)	New
John	Collingwood			☐
Ed	Hill			☐
Darrell	Minott			☐
Keith	Agisim			☐
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Legislative activity related to ILCs; S 1299 Borrower's Protection Act of 2007 involving consumer's understanding of mortgage process; Issues related to Patent Reform Legislation & Patent Quality; General issues on pensions

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15. General issue area code   CPT   COPYRIGHT/PATENT/TRADEMARK (one per page)

16. Specific lobbying issues

S 1145.IS, HR 1908 Patent Reform Act of 2007 regarding limiting bank exposure to business method patent litigation, electronic check clearing

17. House(s) of Congress and Federal agencies   ☐ Check if None

U.S. HOUSE OF REPRESENTATIVES, U.S. SENATE

18. Name of each individual who acted as a lobbyist in this issue area

First Name	Last Name	Suffix	Covered Official Position (if applicable)	New
Keith	Agism			☐
Ed	Hill			☐
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19. Interest of each foreign entity in the specific issues listed on line 16 above   ☑ Check if None

Printed Name and Title John E. Collingwood, Director, Federal Government Relations, Public Policy

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15. General issue area code | HOU | HOUSING | (one per page)

16. Specific lobbying issues

HR 480 amend the Truth in Lending Act to prohibit issuance of residential mortgages to any individual who lacks a Social Security account number; S 1100 Federal Housing Enterprise Regulatory Reform Act of 2007 involving secondary mortgage practices;
HR 1427 Federal Housing Financing Reform Act of 2007 involving consumer education of mortgage lending

17. House(s) of Congress and Federal agencies ☐ Check if None

U.S. HOUSE OF REPRESENTATIVES, U.S. SENATE

18. Name of each individual who acted as a lobbyist in this issue area

First Name	Last Name	Suffix	Covered Official Position (if applicable)	New
John	Collingwood			☐
Ed	Hill			☐
				☐
				☐
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				☐
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19. Interest of each foreign entity in the specific issues listed on line 16 above ☑ Check if None

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ADDENDUM for General Lobbying Issue Area: | HOU - HOUSING |

S 2452 Home Ownership Preservation and Protection Act of 2007 involving mortgage lending and foreclosure;
HR 1852 Expanding American Homeownership Act of 2007 involving use of risk base pricing in consumer mortgage products;
HR 3915, HR 3609, HR 3648, S 1100, S 1299 involving discussions on mortgage lending practices and best practices

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15. General issue area code | TAX | | TAXATION/INTERNAL REVENUE CODE | (one per page)

16. Specific lobbying issues

HR 2419 Modifications to Internal Revenue Code Sec 470 involving retroactive tax treatment of sale, lease and taxes on non-qualified deferred compensation; S 1624 Publicly traded parternships; HR 3996 Tempoarty Tax Relief Act of 2007 Merchant payment payment; Qualified Zone Academy Bonds

17. House(s) of Congress and Federal agencies ☐ Check if None

U.S. HOUSE OF REPRESENTATIVES, U.S. SENATE

18. Name of each individual who acted as a lobbyist in this issue area

First Name	Last Name	Suffix	Covered Official Position (if applicable)	New
Ed	Hill			☐
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				☐

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HR 1509, S 940 - To amend the Internal Revenue Code of 1986 to permanently extend the subpart F exemption for active financing income; Issues related to Community Forestry Bonds; S 2242 Heartland, Habitat, Harvest, and Horticulture Act of 2007 regarding retroactive SILO provision; HR 3996 Issues related to Qualified Zone Academy Bonds; Issues on Tax Gap

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